From: Michelie Gallup m.gallup@yahoc.com

Subject: Keep Auto No Fault
Date: April 24, 2013, 11:38 PM
To: ahumrich@yahoo.com

Hello, my name is Michelle Gallup. I support keeping the Auto No Fault Law. Please consider the following; think of a few people in your life that mean the world to you. Think of how these wonderful people put a smile on your face each and every day. Perhaps one sunny day they say goodbye and leave for work, school, a friends house, running errands or just out for a drive. It's a normal day and suddenly you get that terrifying phone call. That person that you hold dear to you heart is seriously injured due to a vehicle accident and may never be able to live the same life they once enjoyed so much. This happened to my best friend on her way to school with another girl driving. Michigan is currently a 'no fault' state which means both parties involved in the accident are entitled to the same insurance benefits. These benefits include medical bill coverage, reimbursement for miles traveled to and from medical appointments, replaced wages while the injured person is unable to work, replacement services, attendant care, home modifications and vehicle modifications. These fees add up fast if you were to be paying out of pocket. Whether you were the driver or not, I don't think you would volunteer to pay thousands of dollars a month to simply get basic necessities needed to live a normal life. Just a little insight for those of you who were blessed with the ability to go to the bathroom normally, a months worth of catheter supplies is approximately \$2,000.00. Need I remind you that is just to pee. Would you mind paying \$2,000.00 a month just to pee due to the fact that you were in an accident that may or may not have even been your fault? I do not believe so. That is just a small taste of what it is like being a victim of a car accident if we were to be without Michigan's' Auto No Fault Law! What are the down falls to keeping Michigan's' Auto No Fault Law? Having a slight increase in our insurance, however, if you have the kind heart that I believe you do, you wouldn't mind paying a few more dollars for the benefit of our friends and family. It may be you needing these benefits one day and I can guarantee that your stance on ridding Michigan of the Auto No Fault Law WILL CHANGE!

Thank you for reading this letter.

Sincerely, Michelle Gallup